

IN THE CLAIMS

1. (Currently Amended) A computer implemented method comprising the steps of:

storing a CID on a card;

~~activating an account associated with said card;~~

~~providing said account with an initial credit;~~

~~crediting at least one purchase transaction associated with said CID;~~

~~determining conditions for future credits associated with said CID;~~

~~storing said conditions in an account associated with said CID; and~~

~~crediting charges in a subsequent purchase transaction associated with said CID when said conditions are satisfied~~

activating, in a computer system of a third party, a consumer account associated with said card;

providing, in said computer system of said third party, said consumer account with an initial credit;

identifying, in a retail store computer system, said CID in a purchase transaction in a retail store associated with said retail store computer system;

debiting, in said retail store computer system, said consumer account by the amount of said purchase transaction;

determining, in said retail store computer system, conditions for future credits associated with said CID;

storing, in said retail store computer system, said conditions in an account associated with said CID;

crediting, in said retail store computer system, said consumer account, when said conditions are satisfied;

selling said card by said third party to a consumer at a card sale price; and

crediting, in said computer system of said third party, a retail store account of said retail store by an amount less than said initial credit when said computer system of said third party activates said account.

2. (Previously Presented) The method of claim 1 wherein said card is sold to a consumer as a gift card defining a right to specified credit in a specified store.

3. (Previously Presented) The method of claim 1 wherein said card is one of a plurality of store cards batch activated and postal mailed to consumers' postal addresses.

4. (Previously Presented) The method of claim 1 further comprising storing product purchase history for products purchased in association with said CID.

5. (Currently Amended) The method of claim 1 wherein said conditions depend upon a [[said]] product purchase history of said customer stored in association with said CID meeting criteria.
6. (Previously Presented) The method of claim 5 wherein said criteria are transmitted from a manufacturer to a central computer storing product purchase history data associated with CIDs from a plurality of retail stores and retail store companies.
7. (Canceled).
8. (Currently Amended) A computer system, comprising:
 [[means]] structure for storing a CID on a card;
~~means for activating an account associated with said card;~~
~~means for providing said account with an initial credit;~~
~~means for crediting at least one purchase transaction associated with said CID;~~
~~means for determining conditions for future credits associated with said CID;~~
~~means for storing said conditions in an account associated with said CID; and~~
~~means for crediting charges in a subsequent purchase transaction associated with said CID when said conditions are satisfied~~
structure for activating, in a computer system of a third party, a consumer account associated with said card;
structure for providing, in said computer system of said third party, said consumer account with an initial credit;
structure for identifying, in a retail store computer system, said CID in a purchase transaction in a retail store associated with said retail store computer system;
structure for debiting, in said retail store computer system, said consumer account by the amount of said purchase transaction;
structure for determining, in said retail store computer system, conditions for future credits associated with said CID;
structure for storing, in said retail store computer system, said conditions in an account associated with said CID;
structure for crediting, in said retail store computer system, said consumer account, costs of items purchased when said conditions are satisfied;
structure for selling said card by said third party to a consumer at a card sale price; and
structure for crediting, in said computer system of said third party, a retail store account of said retail

store by an amount less than said initial credit when said computer system of said third party activates said account.

9. (Previously Presented) The system of claim 8 wherein said card is a gift card defining a right to specified credit in a specified store.

10. (Previously Presented) The system of claim 8 wherein said card is one of a plurality of store cards batch activated, and means for addressing said cards to consumers' postal addresses.

11. (Previously Presented) The system of claim 8 further comprising means for storing product purchase history for products purchased in association with said CID.

12. (Currently Amended) The system of claim 8 wherein said conditions depend upon a [[said]] product purchase history of said customer stored in association with said CID meeting criteria, said system further storing said criteria.

13. (Currently Amended) The system of claim 12 further comprising [[means]] structure for transmitting said criteria from a manufacturer to a central computer, said central computer storing product purchase history data associated with CIDs from a plurality of retail stores and retail store companies.

14. (Canceled).

15. (New) The method of claim 1 wherein said card sale price is less than said initial credit.

16. (New) The method of claim 1 further comprising, after said activating, transmitting from said computer system of said third party to said retail store computer system a signal indicating that said consumer account has been activated.

17. (New) The method of claim 1 further comprising transferring funds totaling an amount that is less than said card sale price from said third party to said retail store.

18. (New) The system of claim 8 wherein said card sale price is less than said initial credit.

19. (New) The system of claim 8 further comprising structure for, after said activating, transmitting,

from said computer system of said third party to said retail store computer system a signal indicating that said consumer account has been activated.

20. (New) The system of claim 8 further comprising structure for transferring funds totaling an amount that is less than said card sale price from said third party to said retail store.